

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

DENISE M KLOPACK

Debtor(s)

Case No. 16-21737

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/06/2016.
- 2) The plan was confirmed on 11/16/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/08/2019.
- 6) Number of months from filing to last payment: 31.
- 7) Number of months case was pending: 34.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,150.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$16,250.00
Less amount refunded to debtor	\$3,613.41

NET RECEIPTS: **\$12,636.59**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$529.94
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,529.94**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AmerAssist/AR Solutions	Unsecured	127.00	NA	NA	0.00	0.00
ASPIRE	Unsecured	325.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	5,150.00	NA	1,582.87	1,582.87	0.00
CAPITAL ONE AUTO FINANCE	Secured	6,500.00	1,582.87	1,582.87	0.00	0.00
CAPITAL ONE BANK	Unsecured	522.00	NA	NA	0.00	0.00
CASH CURE	Unsecured	450.00	NA	NA	0.00	0.00
CASH JAR PAYDAY LOAN	Unsecured	500.00	NA	NA	0.00	0.00
Delaware Cash Direct Express	Unsecured	883.89	NA	NA	0.00	0.00
Delaware Cash Direct Express	Unsecured	250.00	NA	NA	0.00	0.00
DSNB MACYS	Unsecured	344.00	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	1,500.00	49.46	49.46	49.46	0.00
INTERNAL REVENUE SERVICE	Priority	NA	586.99	586.99	586.99	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	359.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	325.00	NA	NA	0.00	0.00
KOMPANOWSKI DDS ROBERT D	Unsecured	1,879.00	1,879.00	1,879.00	1,879.00	0.00
NATIONSTAR MORTGAGE	Secured	NA	1,959.21	0.00	0.00	0.00
NATIONSTAR MORTGAGE	Secured	221,955.00	0.00	0.00	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	797.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	550.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	1,826.00	1,826.29	1,826.29	1,826.29	0.00
PREMIER BANK CARD	Unsecured	536.00	NA	NA	0.00	0.00
PREMIER BANK CARD	Unsecured	510.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	1,522.00	1,622.04	1,622.04	1,622.04	0.00
QUANTUM3 GROUP LLC	Unsecured	560.00	560.00	560.00	560.00	0.00
RESURRECTION MEDICAL CENTER	Unsecured	106.00	NA	NA	0.00	0.00
RESURRECTION MEDICAL CENTER	Unsecured	84.00	NA	NA	0.00	0.00
Scott Berdelle DDS	Unsecured	2,647.00	NA	NA	0.00	0.00
Target National BANK	Unsecured	613.00	NA	NA	0.00	0.00
THE GOOD COOK BOOK CLUB	Unsecured	64.00	NA	NA	0.00	0.00
TRIBUTE	Unsecured	359.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$1,582.87	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$1,582.87	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$586.99	\$586.99	\$0.00
TOTAL PRIORITY:	\$586.99	\$586.99	\$0.00
GENERAL UNSECURED PAYMENTS:	\$7,519.66	\$7,519.66	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,529.94</u>	
Disbursements to Creditors	<u>\$8,106.65</u>	
TOTAL DISBURSEMENTS :		<u>\$12,636.59</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/29/2019

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.